



# Tips for Protecting Your Identity

September 2017

Helpful Information from Indiana University

Office of the Treasurer

# Like it or Not...Your Data Has **Almost Certainly** Been Exposed!

As of Sept 11, 2017 there have been 371 reported data breach incidents in the US affecting 153,414,786 records.

- 143 Million of those were as a result of the Equifax breach reported on Sept 7<sup>th</sup>.

According to <https://www.privacyrights.org>

According to the US Census Bureau estimates for 2016 there are 245,576,910 US Citizens over the age of 18.

<https://www.census.gov/data.html>



# Equifax Headlines

## Equifax: 143M US consumers affected by criminal cybersecurity breach

By [Matthew Kazin](#) | Published September 07, 2017 | [Cyber Security](#) | [FOXBusiness](#)

### July's news in September

Equifax's news Thursday was not news to anybody in the company involved in the case. The company learned on July 29 that strangers had been poking around its site since the middle of May.


YAHOO!FINANCE

PART OF A ZDNET SPECIAL FEATURE: [CYBERWAR AND THE FUTURE OF CYBERSECURITY](#)

## Equifax blames open-source software for its record-breaking security breach: Report

The credit rating giant claims an Apache Struts security hole was the real cause of its security breach of 143 million records. ZDNet examines the claim.

## Equifax Sued Over Massive Breach; Company Criticized for Response to Theft

 [Chris Morran](#)  
Consumer Reports September 8, 2017



# Grading the Equifax Response



## 08 Equifax Breach Response Turns Dumpster Fire

SEP 17

I cannot recall a previous data breach in which the breached company's public outreach and response has been so haphazard and ill-conceived as the one coming right now from big-three credit bureau **Equifax**, which rather clumsily announced Thursday that an intrusion jeopardized Social security numbers and other information on 143 million Americans.

[krebsonsecurity.com](http://krebsonsecurity.com)



# What Data Was Exposed?

1. Social Security Numbers
2. Birth Dates
3. Addresses
4. Driver's License numbers
5. Credit Card numbers
6. Answers to security questions
7. 'Certain dispute documents with personal identifying information'  
(182,000)



# What Equifax is Offering

1. Equifax instructs consumers to go [Equifaxsecurity2017.com](https://www.equifaxsecurity2017.com) to find out if they have been affected.
2. Offering one free year of their credit monitoring services; TrustedID Premier, a 3-bureau credit monitoring service operated by Equifax. Must enroll by Nov 21, 2017.



# Read the Fine Print from Equifax and TrustID Premier

1. The breach investigation is ongoing.
2. Read the Terms and Conditions regarding the credit monitoring site.

**Q: I read that the legal language in the terms of service that consumers must accept before enrolling in the free credit monitoring service from Equifax requires one to waive their rights to sue the company in connection with this breach. Is that true?**

**A:** Not according to Equifax. The company issued a statement over the weekend saying that nothing in that agreement applies to this cybersecurity incident.



# I Already Have Credit Monitoring. Why Was My Data Stolen?

1. Credit Monitoring does not prevent your data from being stolen.
2. Credit Monitoring does not prevent your data from being used to open fraudulent accounts or change your existing accounts..





# What is Credit Monitoring Good For?

1. Credit Monitoring services will notify you if your information is used to steal your identity. i.e. if used to open new accounts.
2. Very helpful to have if your identity is stolen. Credit Monitoring services are primarily useful in helping consumers recover from identity theft.

Recover from Identity Theft



# Is There Anything Else You Can Do?

- Pull your own credit bureau report multiple times per year
- Put a FREEZE on your credit report
- Keep your computer up to date
- Change your passwords



You  
Better  
Watch  
Out

# Pull Your Credit Bureau Report

Pull your own credit bureau reports 3-4 times a year for **FREE**.

- TransUnion 1 free annually
  - Experian 1 free annually
  - Equifax 1 free annually
  - Innovis may not be free <https://www.innovis.com/>
- Pick and pull one *every 4 months*

- NOTE: Innovis is NOT available via Annual Credit Report .com



**[HTTPS://WWW.ANNUALCREDITREPORT.COM](https://www.annualcreditreport.com)**



# AnnualCreditReport.com

The only source for your free credit reports. Authorized by Federal law.

Home

All about credit reports

**Request yours now!**

What to look for

Protect your identity

Frequently asked questions

Contact us

## One of these things is not like the others.

You may think you have one credit report and one credit score. But you really have several, and they may differ. You should check all three reports regularly.

Request your free credit reports



PAUSE ||

SPOT IDENTITY THEFT

GOOD CREDIT

DON'T BE FOOLED

MORE THAN A SCORE

NOT LIKE THE OTHERS



INDIANA UNIVERSITY

# 3 steps to your free credit reports

You repeat this step for each credit report

**1** Fill out a form

Fill out one form to request one, two, or three credit reports

**Request your credit reports**

**2** Pick the reports you want

Request your credit reports from Equifax, Experian or TransUnion.

**3** Request and Review your reports online

Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information.

If you can, print your credit reports so you can look at them later.

## Your free annual credit report does not include credit scores

Monitoring your credit reports regularly is an important part of being in control of your finances. Learn more about why monitoring matters, identity theft and ways to improve your credit score on [AnnualCreditReport.com](http://AnnualCreditReport.com)





# Freezing Your Credit

Credit Freeze, also known as a Security Freeze, lets you restrict access to your credit report.

To place a Freeze you must call each of the big three credit reporting agencies:

- **Equifax** — 1-800-349-9960
- **Experian** — 1-888-397-3742
- **TransUnion** — 1-888-909-8872

You'll need to supply your name, address, date of birth, Social Security number and other personal information.

**Per the Indiana Attorney General website there is no fee for Indiana Residents to place a credit freeze.** Fees may apply for other states.

<https://www.in.gov/attorneygeneral/2891.htm>



# Keep Your Personal Computer Up To Date

1. Operating system updates are NOT Optional
2. Keep installed applications up-to-date
3. Install anti-virus and run it routinely
4. Use Strong Passwords. Don't re-use passwords.
5. Back up your computer
6. Install a firewall
7. Educate yourself
8. Secure your home network

## Computer Security



# Change Your Passwords



Survey Reveals How Stupid People are With Their Passwords

[www.securityweek.com/...reveals-how-stupid-people-are-their-passwords](http://www.securityweek.com/...reveals-how-stupid-people-are-their-passwords) ▼

4 in 10 people shared passwords with at least one person in the past year.

- Almost half of all users never use special characters (e.g. ! ? & #) in their passwords, a simple technique that makes it more difficult for criminals to guess passwords. (*Yet not all sites support this option of special characters!*)

Survey: 60 percent of users use the same password across ...

[www.zdnet.com/...users-use-the-same-password...their-online-accounts](http://www.zdnet.com/...users-use-the-same-password...their-online-accounts) ▼





# What Do I Do If My Identity Has Been Stolen?

- Contact your financial institution and credit card companies and let them know.
- File a report with your local police. (keep a copy; you'll need it in the next step)
- Notify the 3 Major credit bureau agencies and consider a security freeze or fraud alert.

A fraud alert notifies the credit bureaus to contact you when a new application for credit is submitted in your name.



# Guard Your Data and Stay Informed

References and valuable websites:

[ProtectIU.edu](http://ProtectIU.edu)

[Krebsonsecurity.com](http://Krebsonsecurity.com)

[Privacyrights.org](http://Privacyrights.org)

Consumer Financial Protection Bureau (CFPB) [consumerfinance.gov](http://consumerfinance.gov)

[Indiana Attorney General](http://www.in.gov/attorneygeneral/2891.htm) <http://www.in.gov/attorneygeneral/2891.htm>

